



Effective July 27, 2026

Personal & Business Online Banking Information Guide

Community West Bank
Investing in Relationships

Community West Bank

Investing in Relationships

IMPORTANT Online Banking Details

The Personal and Business Online Banking conversion has been streamlined for your convenience. This Information Guide has been developed to provide you with the tools needed to access the system, to answer key questions and to prepare you for the action items to be executed to ensure a smooth transfer of your service before, during and after the July 27, 2026 conversion.

Please Note: A separate Information Guide has been prepared for all United Security Bank clients to assist with the conversion of their accounts. You should have received that guide in addition to the Online Banking Guide.

Customer Service Hours

Our Customer Service team is available to assist you at (800) 298-1775 Monday through Friday 8:30 a.m. to 5:00 p.m.

Extended Customer Service Hours:

Monday, July 27, 2026 through Friday, August 7, 2026: 8:00 a.m. – 6:00 p.m.

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Personal Online Banking Benefits and What's New

What is different about the new Personal Online Banking and Bill Pay system?

The new system has enhanced benefits that include:

- **Faster, easier navigation**
- **Enhanced security and privacy protection**
- **Improved consistency between Online and Mobile Banking**
- **Convenient check ordering – directly through system**
- **Secure Messaging with Customer Service within Online Banking**
- **Account-to-Account Transfers**

What does Personal Online Banking include?

Personal Online Banking gives you immediate access to your Personal accounts and provides these features:

Alerts – The ability to set account alerts to notify you when a specific account activity occurs, such as your balance reaching a predetermined level (must enroll in service).

Secure Messaging – If you have a question about a specific transaction, you can communicate with Customer Service directly and securely from within the Personal Online Banking platform.

eStatements – Receive your monthly statements electronically as soon as they are ready for viewing.

Mobile Banking – Manage your money anytime, anywhere, from your mobile device. Check your account balances, view recent transactions, transfer between your checking and savings accounts and locate the nearest ATMs and Banking Centers.

Mobile Deposit – With Mobile Deposit you can deposit checks using our mobile app by taking a photo (daily and monthly limits, endorsement restrictions and fees may apply).

Bill Pay – Pay your bills online, view payment history, schedule single and recurring payments and much more.

Zelle® – Send money to friends, family and other people you trust, wherever they bank.

External Transfers – Transfer funds to and from external accounts (limits apply for consumer-to-consumer accounts).

Account-to-Account Transfers – Transfer funds between Community West Bank accounts (Consumer to Consumer accounts and Business to Consumer accounts).

Convenient Check Ordering – You can order new checks, securely within the Personal Online Banking platform.



BE PREPARED: Important Information

SERVICE	UNAVAILABLE AS OF:	AVAILABLE AS OF:
Personal Online Banking	Friday, July 24, 2026 at 4:00 p.m.	Monday, July 27, 2026, at 8:30 a.m. through www.communitywestbank.com
Mobile Banking	Friday, July 24, 2026 at 1:00 p.m.	
Mobile Deposit	Friday, July 24, 2026 at 11:00 a.m.	
Bill Pay & Zelle®	Friday, July 24, 2026 at 1:00 a.m.	
External Transfers	Monday, July 20, 2026 at 8:00 a.m.	

Please continue to use your current Personal Online Banking system as you do now. We will transfer your accounts for you beginning Friday, July 24, 2026 at 4:00 p.m.

Upon Conversion Completion

On Monday, July 27, 2026, after 8:30 a.m., you can access your Personal Online Banking account from www.communitywestbank.com by clicking “Log In” and entering your existing Username and temporary password and clicking “Submit.” **Your temporary password will be the last six digits of your Social Security Number.** Follow the prompts to set up your new password. You will also be asked to agree to new terms and conditions. **See page 4 for more information.**

Bill Pay Users	To make this transition as smooth as possible for you, all existing payees and pay schedules will convert to the new system. We encourage you to make a list of your payments/payees under your current Online Banking system and cross reference them when you log in for the first time. You will not be able to access your current Bill Pay system after Friday, July 24, 2026 at 1:00 a.m., so please plan accordingly. See page 7 for more information.
Zelle® Users	You will not be able to access Zelle® after Friday, July 24, 2026 at 1:00 a.m. so please plan accordingly. You will need to re-enroll in Zelle® when you gain access to the new system. See page 8 for more information.
Future-Dated and Recurring Transfer within Online Banking	Action Required: You will need to re-establish future-dated and recurring internal and external transfers when you access the new Online Banking system. We recommend that you make a list of all future-dated and recurring transfers prior to Friday, July 24, 2026, if you use this feature. See page 5 for more information.
Financial Accounting Software Users	Action Required: If you use an external financial accounting software program, there are action steps you need to take prior to Friday, July 24, 2026. For details, visit the Community West Bank Merger Information page at www.communitywestbank.com , select the “Personal Online Banking information” tab and review the “Financial Accounting Software Guides” section. See page 11 for more information.
eStatement Users	If you are a current eStatement user your enrollment status will not change, allowing you to continue receiving future eStatements. There will be a delay in accessing historical statements through December 2026. If you anticipate needing access during this time, please save and print prior to 4:00 p.m. on Friday, July 24, 2026 or contact Customer Service to provide the statements in the interim. See page 10 for more information.
Mobile Banking Users	If you are a current Mobile Banking user, you do not need to do anything prior to conversion. After the conversion you will need to download the Community West Bank app. Mobile Banking will be unavailable from Friday, July 24, 2026 at 1:00 p.m. through Monday, July 27, 2026 at 8:30 a.m. Mobile Deposit will be unavailable from Friday, July 24, 2026 at 11:00 a.m. through Monday, July 27, 2026 at 8:30 a.m. See page 8 for more information.
Demonstration Video	To become familiar with the features available with our Personal Online Banking system, please view demonstration video at www.communitywestbank.com on the Personal Online Banking page at any time prior to conversion.



Conversion Date Instructions

To Access Personal Online Banking on Monday, July 27, 2026, after 8:30 a.m. visit www.communitywestbank.com.

How Do I Log In?

User ID: Please log in using your existing Username.

Password: Your temporary password will be the last six digits of your Social Security Number.

NOTE: A small number of Online Banking users will experience changes related to Online Banking access. If you are one of the clients affected by this change, you will receive a separate letter outlining the access change details.

When you log in to the new Personal Online Banking system, you will be asked to do the following:

1. Receive a Secure Access Code

You will be asked to choose an email address or phone number to receive a Secure Access Code sent via email, text or voice. This code is for security purposes to validate your identity and will be valid for 10 minutes. Do not share this code with anyone. We will never ask for it over the phone or by text. **See page 6 for more information.**

NOTE: If your phone number(s) and/or email address on file is not accurate, you will not be able to receive the Secure Access Code and complete the first-time login process. Prior to Friday, July 24, 2026, contact (888) 683-6030 or (559) 248-4944 and as of Monday, July 27, 2026, contact (800) 298-1775 to update your contact information or to request assistance accessing the new system.

2. Register Device

You will then be asked whether or not you would like to register your device. (If you choose to Register Device, you will not need to enter a Secure Access Code every time you log in, unless your system clears cookies.)

NOTE: Click "Do Not Register Device" if you are using a public computer. Only click "Register Device" if you are using a trusted, private device.

3. Set Up New Password

You will be prompted to set up a new password.

NOTE: Your new password will need to meet the following criteria: at least one uppercase letter, one lowercase letter, one number, one of the following special characters (~!@#\$%^&*()_+=={}|[]:";?.,/\) and must be at least eight characters in length. You will be prompted to change your password every 365 days.

4. Agree to the Terms & Conditions

Please review and agree to the Online Banking terms and conditions.



Continued on next page

Conversion Date Instructions

What if I forget my User ID or password?

During your initial login, if you forget your Username or password, please contact Customer Service at (800) 298-1775 and we will assist you.

After your initial login, if you forget your Username and/or password you will be able to click the “Forgot Username?” or “Forgot Password?” links on the login page at www.communitywestbank.com and follow the prompts to retrieve your Username and/or password.

How do I create account nicknames?

Under “Settings,” click “Account Preferences” to create your account nicknames. You can also organize the accounts on the homepage in the order you desire. If you do not assign nicknames to your accounts, they will appear in alphabetical order by product type (checking, savings, CDs, loans) followed by product name.

How do I make account transfers?

You can use Online Banking and Mobile Banking to transfer funds, view transfers and cancel transfers. In the navigation menu, click “Transfers” then “Transfer Funds.” You have the option to set up both one-time and recurring transfers. Same-day, future-dated and recurring transfers can be viewed in “Transaction Activity.”

NOTE: The date selected is the date you want the transfer to be processed, not the date the funds will become available. Future-dated and recurring transfers can be viewed on the “Funds Transfer” and “Activity Center” pages.

Will my recurring and future-dated internal or external transfers that I have setup within Online Banking continue without interruption after the conversion?

No, after the conversion, you will need to set up any future-dated or recurring internal or external transfers as they will not automatically convert. You can set up recurring and future-dated transfers by clicking “Transfers” in the main navigation menu, then selecting “Transfer Funds.”

How do I view my transaction history?

From the homepage, simply click on your desired account to view your transaction history.

NOTE: The order is sorted in alphabetical order by account name. If you have more than 12 accounts, you will need to select “View All Accounts” to see the complete listing.

How much Online Banking history will be available?

The new system will store up to 24 months of account history. Contact Customer Service for specific account history questions.

Customer Service

What if I need assistance?

Our Customer Service team is available to assist you at (800) 298-1775 Monday through Friday 8:30 a.m. to 5:00 p.m. You can also contact us from within the Online Banking system by clicking on the “Messages” tab in the main navigation menu.

Extended Customer Service Hours

Extended Customer Service Hours available after the conversion:

Monday, July 27, 2026 through Friday, August 7, 2026: 8:00 a.m. – 6:00 p.m.

Secure Access Code

What is a Secure Access Code?

When you log in to the Online Banking system, you will be asked to enter a required 6-digit Secure Access Code that is delivered to you within seconds via text, voice or email, providing an additional layer of protection to safeguard certain Personal Online Banking transactions and sensitive information.

The phone number or email address being presented to me is wrong. How do I update it?

Accurate contact information will be necessary in order to receive your Secure Access Code. If you are unable to enroll in Personal Online Banking due to inaccurate information being presented, please contact Customer Service at (800) 298-1775.

Will I be required to enter a Secure Access Code every time I log in, even after I have registered my browser?

Not necessarily. If you register your browser, a cookie is stored allowing you to log in without needing a Secure Access Code each time. If you manually clear your cookies or have your browser set to clear on a periodic basis, you will be prompted to enter a Secure Access Code to access Online Banking.

How does the Secure Access Code work?

After enrolling, when submitting a transaction that requires a Secure Access Code, you will be prompted to enter the Secure Access Code which will be sent to your preferred delivery option (text, voice or email) within seconds. Once the time-sensitive code is correctly entered into the system, the transaction will move forward.

NOTE: Secure Access Codes are valid for 10 minutes. If you are unable to enter the Secure Access Code within 10 minutes, a new one may be generated up to two more times.

Where will the Secure Access Codes come from?

- Secure Access Codes sent via text message will come from **86434**. We recommend that you save this number in your contacts so you know that the message is coming from Community West Bank. Please do not reply to messages sent from this number.
- Secure Access Codes sent via email will come from **notifications@communitywestbank.com**. We recommend that you add this email address to your list of safe email addresses to avoid having messages marked as spam. Please do not reply to messages sent from this address.
- Secure Access Codes sent via phone call will come from **(800) 298-1775**.

NOTE: Never share your Online Banking Secure Access Code with anyone who calls you, texts you, or emails you asking for the code. Remember that Community West Bank will never ask you to share your Secure Access Code with us over the phone, by text, or by email.

Bill Pay

NOTE: Bill Pay will be unavailable from **Friday, July 24, 2026, at 1:00 a.m. through Monday, July 27, 2026, at 8:30 a.m.** However, any scheduled payments (future-dated or recurring) will process normally during this time.

How do I access Bill Pay?

To access Bill Pay after the conversion, click “Services,” then “Bill Payment/Zelle®” from the navigation menu after logging in to Online Banking.

Will my bill payees carry over after the conversion?

Yes. To make the transition as smooth as possible for you, all existing payees will transfer to the new system. However, we strongly encourage you to make a list of your current payments/payees prior to 1:00 a.m. on Friday, July 24, 2026, and compare them to those listed in the new system when it becomes available on Monday, July 27, 2026.

Will previously-scheduled recurring bill payments and future-dated bill payments be made after the conversion?

Yes, all future-dated bill payments and recurring bill payments will convert. However, we encourage you to verify these payments once you gain access to the new system. If you have additional questions or want us to verify a payment, please contact Customer Service at (800) 298-1775.

Will I be able to see my previous Personal Bill Pay history?

Yes, you will be able to view your previous Bill Pay history in the new system.

Who can I pay with Bill Pay?

You can pay any payee in the United States that you would typically pay via check.

Is there a fee for Bill Pay service?

No. Community West Bank offers Bill Pay for Personal Online Banking users free of a monthly charge.

NOTE: If you are converting to our “Simplicity” or “Secure” Checking Account, please be aware that you may experience circumstances where the vendor might issue a check rather than an electronic debit and you may be charged a fee if the item exceeds the allowable number of checks/drafts per monthly statement cycle.

Are same-day payments available?

Yes, same-day payments are available for a fee of \$9.95. Same-day payments are only available for a limited number of payees depending upon your account structure.

Can I arrange to have my billing statements sent to me electronically?

Yes, one of the features of Bill Pay is Online Bill Presentation. This enables you to automate your billing by receiving your bills electronically if your vendor payee offers e-bills.

How can I sign up for Bill Pay?

1. On the homepage of Online Banking, click “Services” in the navigation bar, then “Bill Payment/Zelle®”
2. Click the account you want to enroll, then click “Enroll in Bill Pay”
3. Select accounts you want to use to pay bills and click “Save”
4. On the Agreement page, click “I agree to enroll in Bill Pay”
5. When a success message appears, click “Continue to Bill Pay”

Zelle®

How do I use Zelle®?

You can send, request or receive money with Zelle®. To get started, log into Online Banking or the mobile app. In the main menu, under "Services," select "Bill Payment/Zelle®," then select "Zelle®" in the top navigation.

- **To send money using Zelle®**, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile number), add the amount you'd like to send and an optional note, review, then click "Send." The recipient will receive an email or text message notification via the method they used to enroll with Zelle®. Money is available to your recipient in minutes if they are already enrolled with Zelle®.
- **To request money using Zelle®**, choose "Request," select the individual from whom you'd like to request money, enter the amount you'd like, include an optional note, review and click "Request." If the person you are requesting money from is not yet enrolled with Zelle®, you must use their email address to request money. If the person has enrolled their U.S. mobile number, then you can send the request using their mobile number.
- **To receive money**, just share your enrolled email address or U.S. mobile number with a friend and ask them to send you money with Zelle®. If you have already enrolled with Zelle®, you do not need to take any further action. The money will be sent directly into your Community West Bank account, typically within minutes.

Are there any fees to send money using Zelle®?

No, Community West Bank does not charge any fees to use Zelle®. Your mobile carrier's messaging and data rates may apply.

Do I need to re-enroll in Zelle®?

Yes, you will need to re-enroll in Zelle®. See "How do I use Zelle®?" above for instructions.

Mobile Banking

NOTE: Mobile Banking will be unavailable from **Friday, July 24, 2026 at 1:00 p.m. through Monday, July 27, 2026 at 8:30 a.m.** Mobile Deposit will be unavailable from **Friday, July 24, 2026 at 11:00 a.m. through Monday, July 27, 2026 at 8:30 a.m.**

What is Mobile Banking?

Mobile Banking is a convenient way to manage your money safely and securely while using your mobile device. With Mobile Banking, you can perform the same tasks as with the Online Banking experience.

How do I set up Mobile Banking?

After Monday, July 27, 2026, you will need to download the Community West Bank app.



Does Mobile Banking offer mobile deposit?

Yes, mobile deposit is available within the mobile app. To access mobile deposit, you will need to log in to the mobile app, select "Deposit a Check" from the home page and follow the steps to submit a check.

What are the mobile deposit limits?

The mobile deposit limit for Personal accounts is \$10,500 per day.

What is the Mobile Deposit cut-off time?

The Mobile Deposit cut-off time for Personal accounts is 5:00 p.m., effective Monday, July 27, 2026.

NOTE: Mobile Banking is a free service and only available with an Online Banking account. However, your mobile service provider may charge for text messages and/or web access. Check your plan for details.

Text Banking

Does the new system include Text Banking?

Yes, you can use Text Banking to send SMS messages from your mobile phone or other supported devices to get account information or to perform transfers.

How do I enroll in Text Banking?

To enroll in Text Banking, click "Settings" in the navigation menu then select "Text Enrollment." Click "On" and in the SMS Text Number field, enter the phone number that you want to enable for Text Banking. Agree to the terms and conditions, select "Save" and view the privacy policy. Follow the steps under "Visit Preferences" to configure Text Banking.

How do I use Text Banking?

After you have enrolled in Text Banking, you can begin using it by sending a text message to **226563 (BANKME)** with one of the following commands:

- **BAL:** Displays the current account balance for all enabled accounts.
- **BAL account nickname:** Displays the current account balance for the account that you specify.
- **HIST account nickname:** Displays the recent history for the account that you specify.
- **XFER account nickname1 account nickname2 amount:** Transfers the amount that you specify from one account to another.
- **LIST:** Displays a list of all available Text Banking commands.
- **HELP:** Displays a list of contact points for information about Text Banking, which may include the website address, phone number or other information.
- **STOP:** Disable Text Banking. You can also use the settings in Online and Mobile Banking to enable and disable Text Banking.

Alerts

What are alerts?

Alerts are notifications sent to you when certain account events occur. Alerts remind you of important events, warn you about the status of each of your accounts and notify you when transactions occur. Some alerts, such as security alerts, are automatically generated by the system, but you can create other alerts and customize them to your preferences. Alerts can be set up for the following:

- **Transaction:** Notifies you when the following transactions are generated: ACH, domestic wire, EFTPS, funds transfer, international wire and payroll.
- **Trigger based on transaction event:** Drafted, authorized, processed, cancelled or failed.
- **Date:** Reminds you of a specific date or event.
- **Account:** Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
- **History:** Notifies you when a specified check number posts, a credit or debit transaction is greater than or less than an amount that you specify, or a transaction description matches text that you specify.
- **Insufficient Funds:** Notifies you when a transaction is rejected due to insufficient funds.
- **Security:** Notifies you when your password has been updated, login name has changed, browser is registered, a new device is accessed and the "forgot password" option is elected. You will be automatically enrolled in security alerts for log in activity.

NOTE: You do not need to be logged in to receive alerts. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through: secure message, email, telephone call and text (SMS) message.

Do I need to re-enroll in alerts?

Yes, you will need to re-enroll in Alerts when you gain access into the new Online Banking system.

How do I set up alerts?

Alerts can be set up by clicking "Services" in the navigation menu, then select "Manage Alerts." Under the "New Alert" drop-down menu, select the alert type that you want to create. Enter the required information to set up that alert. When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

eStatements

What are eStatements?

An eStatement is an electronic version of your monthly account statement. You can sign up for eStatements, free of charge, from within the Online Banking system!

NOTE: Some accounts offer the ability to waive or discount the monthly service fee with enrollment in eStatements. **See Account Conversion Information on pages 16-22 for details in the Important Client Information Guide.**

Do I need to re-enroll in eStatements?

No, you do not need to re-enroll in eStatements. You will be asked to accept the terms and conditions the first time you access eStatements in the new Online Banking system.

How do I enroll in eStatements?

Enroll in eStatements anytime by selecting "Services," then clicking on "eStatements." You will be asked to accept a PDF disclosure, then you can select your statement delivery preferences by selecting "Settings" and "Statement Delivery."

Will I have access to my eStatement history?

Yes, although there will be a delay in viewing the migrated statements. They will become available by the end of December 2026.

How many months of eStatement history will be available?

eStatements will store 24 months of history. You will be able to download, print and save statements to your personal computer.

How long after I sign up will I begin receiving eStatements?

Please allow up to one statement cycle for paper statements to discontinue and eStatements to begin. Your statement cycle cutoff date will remain the same.

Can I receive both paper and electronic statements for the same accounts?

No, you will be asked to choose one or the other. You will be able to view, print and save your online eStatements on your computer.

How will I know when my eStatement is ready to be viewed?

Each month you will receive a secure message indicating your eStatement is available for viewing. **Statement alert notifications can be setup through the "Manage Alerts" menu.**

Stop Payments

Can I place a stop payment on a single check within the new system?

Yes, a stop payment on a single check may be placed. The stop payment request will be effective for six months.

NOTE: The stop payment fee can be reduced by \$10.00 if completed through Online Banking.

Can I place a stop payment for a range of checks?

If you need to place a stop payment on a range of checks, please call Customer Service at (800) 298-1775.

How do I submit a stop payment request?

You can submit a stop payment request by clicking "Services" in the main navigation menu, then selecting "Stop Payment." Follow the steps to submit your stop payment request.

Financial Accounting Software Information

Is the Personal Online Banking system compatible with accounting software systems (i.e., Quicken or QuickBooks)?

The Personal Online Banking system is compatible with both Quicken and QuickBooks. Please refer to the Merger Information page located at www.communitywestbank.com, select the "Financial Accounting Software Guides" section for Quicken or QuickBooks users. For all other accounting software packages, please contact the vendor of your product for complete instructions on compatibility and conversion steps.

Security Information and System Requirements

Is the new system secure?

The new system uses intelligent authentication, 128-bit encryption and secure internet browsing to make your online experience safe and secure. Upon initial login, you will be prompted to enter a Secure Access Code and have the option to register your device. If you do not register your device, you will be prompted to enter a Secure Access Code each time you log in.

What are the system requirements?

- Microsoft Windows 10 or Mac OS X 10.15 or later
- An internet connection with a minimum of 1 Mbps download speed
- The most recent version of Adobe Reader is recommended

What are the system requirements for mobile app use?

- Android 11.x or later
- Apple iOS 16.x or later
- Apple WatchOS 9.x or later
- Supported connectivity: 5G, 4G LTE, or Wi-Fi
- Camera resolution of at least 5 megapixels
- Mobile app functions best when GPS or location services are enabled

What browsers are supported?

- Google Chrome (current and previous 2 versions) for Windows/macOS
- Mozilla Firefox (current and previous 2 versions) for Windows/macOS
- Microsoft Edge (current and previous 2 versions) for Windows
- Safari (current and previous 2 versions) for macOS

NOTE: You will not be able to enter the platform if using Microsoft Internet Explorer. If you try to log in with an incompatible browser, you will be redirected to a website to download a new version of the browser.

What are PDF reader requirements?

Online Banking recommends the most recent version of Adobe Reader available for desktop and mobile devices. If you choose to use a third-party PDF application, we cannot guarantee documents will appear as intended.

Business Online Banking Benefits and What's New!

What is different about the new Business Online Banking and Bill Pay system?

The new system has enhanced benefits that include:

- **Faster, easier navigation**
- **Enhanced security and privacy protection**
- **Improved consistency between Online and Mobile Banking**
- **Convenient check ordering – directly through system**
- **Enhanced reporting capabilities**
- **Increased multi-level access for Cash Management clients and Business User management**
- **More!**

What does Business Online Banking include?

Business Online Banking offers everything your business needs in a user-friendly, easy-to-navigate system. You can also add Business Bill Pay and a full array of Cash Management services (additional fees apply) to manage your business safely and conveniently online.

System Administrators – A System Administrator manages the operations of your Business Online Banking. System Administrators have access to all accounts and functionality within the Business Online Banking system, as well as administrative functions such as adding, deleting users, and resetting passwords. They are able to make changes to the profile, add/delete online services, and update account access for other users.

Bill Pay – Pay any company or individual in the U.S. from your account. Streamline your business by paying bills online. It's fast, easy and secure.

eStatements – Receive your monthly statements electronically as soon as they are ready for viewing.

Mobile Banking – Manage your money safely and securely using your mobile device. Check your account balances, view recent transactions, transfer between your checking and savings accounts and locate the nearest Banking Centers/ATMs.

Mobile Deposit – With Mobile Deposit, you can deposit checks using our mobile app by taking a photo (daily and monthly limits, endorsement restrictions and fees may apply).

Cash Management Services – Customize your Business Online Banking by adding Cash Management services:

- **ACH Origination** - ACH credit and debit origination is an efficient alternative to paper checks, utilizing electronic transfer of funds between financial institutions to pay to or collect from consumers or other businesses. The ACH daily cut-off time is 4:30 p.m. and 9:30 a.m. for same-day origination, effective Monday, July 27, 2026.
- **Direct Deposit/Payroll** - Direct Deposit of payroll provides many benefits to your business including reduced costs and increased efficiency.
- **Tax Payments** – Make state and federal tax payments.
- **Domestic/International Wires** - Business Online Banking enables you to submit requests for both domestic and international wires from your desktop. Wire requests submitted online are discounted by \$10.00 from the standard outgoing wire fee. Effective Monday, July 27, 2026 processing deadlines will be:

OUTGOING WIRE PROCESS DEADLINES	ONLINE BANKING WIRE CUTOFF	IN-BRANCH WIRE CUTOFF
Foreign	12:30 p.m.	1:00 p.m.
Domestic	2:00 p.m.	2:30 p.m.
Tax Wires	1:30 p.m.	2:00 p.m.

• **Remote Deposit** - Remote Deposit is a check processing tool that allows you to deposit checks electronically without having to bring them to a physical Banking Center for deposit. Utilizing a desktop scanner provided by the Bank, you can scan checks received from customers and issue deposits electronically to the Bank, anytime day or night. The Remote Deposit daily cut-off time is 5:30 p.m., effective Monday, July 27, 2026.

• **Positive Pay** – A powerful tool in helping to protect against check and ACH fraud.

• **Convenient Check Ordering** – You can order new checks, securely within the Personal Online Banking platform.

Note: There will be a monthly service charge for Cash Management services and applicable analysis fees may apply.

BE PREPARED: Important Information

SERVICE	UNAVAILABLE AS OF:	AVAILABLE AS OF:
ACH Origination Cut-off	Friday, July 24, 2026 at 3:00 p.m.	Monday, July 27, 2026 at 8:30 a.m. through www.communitywestbank.com
Business Online Banking	Friday, July 24, 2026 at 4:00 p.m.	
Mobile Banking	Friday, July 24, 2026 at 1:00 p.m.	
Mobile Deposit	Friday, July 24, 2026 at 11:00 a.m.	
Business Bill Pay	Friday, July 24, 2026 at 1:00 a.m.	
Remote Deposit	Friday, July 24, 2026 at 4:00 p.m.	

Please continue to use your current Business Online Banking system as you do now. We will transfer your accounts for you beginning Friday, July 24, 2026 at 4:00 p.m.

Upon Conversion Completion

On Monday, July 27, 2026, after 8:30 a.m., you can access Business Online Banking account from www.communitywestbank.com by clicking "Log In" and entering your existing Username and temporary password and clicking "Submit." **Your temporary password will be the last six digits of your Social Security Number.** Follow the prompts to set up your new password and security questions. You will also be asked to agree to new terms and conditions.

Bill Pay Users	<p>To make this transition as smooth as possible for you, all existing payees and pay schedules will transfer to the new system. We encourage you to make a list of current payments/payees under your current Online Banking system and cross reference them when you log in for the first time. You will not be able to access the current system after Friday, July 24, 2026 at 1:00 a.m., so please plan accordingly. See page 19 for more information.</p>
Future-Dated and Recurring Transfer within Online Banking	<p>Action Required: You will need to re-establish future-dated and recurring internal and external transfers when you access the new Online Banking system. We recommend that you make a list of all future-dated and recurring transfers prior to Friday, July 24, 2026, if you use this feature. See page 16 for more information.</p>
Financial Accounting Software Users	<p>Action Required: If you use an external financial accounting software program, there are action steps you need to take prior to Friday, July 24, 2026. For details, visit the Community West Bank Merger Information page at www.communitywestbank.com, select the "Business Online Banking information" tab and review the "Financial Accounting Software Guides" section. See page 23 for more information.</p>
Wire Transfers	<p>Action Required: Make a list of your current wire templates prior to Friday, July 24, 2026, at 4:00 p.m. and validate when you log in for the first time. Recurring wire transmissions will need to be re-established in the new system.</p>
Federal Tax Payments	<p>Action Required: Make a list of all federal tax payments prior to Friday, July 24, 2026, at 4:00 p.m. and reconfigure in the new system when you log in for the first time.</p>
ACH Origination	<p>Action Required: Make a list of your current ACH templates prior to Friday, July 24, 2026, at 4:00 p.m. and validate when you log in for the first time. Recurring transmissions will need to be re-established in the new system.</p>

Continued on next page

BE PREPARED: Important Information

Remote Deposit Users	Remote Deposit history will be available in transaction history. Should you need assistance with Remote Deposit, contact a Cash Management Specialist for support.
eStatement Users	If you are a current eStatement user your enrollment status will not change, allowing you to continue receiving future eStatements. There will be a delay in accessing historical statements through December 2026. If you anticipate needing access during this time, please save and print prior to 4:00 p.m. on Friday, July 24, 2026, or contact Customer Service to provide statements in the interim. See page 22 for more information.
Mobile Banking Users	If you are a current Mobile Banking user, you do not need to do anything prior to conversion. After the conversion, you will need to download the Community West Bank App. Mobile Banking will be unavailable from Friday, July 24, 2026 at 1:00 p.m. through Monday, July 27, 2026 at 8:30 a.m. Mobile Deposit will be unavailable from Friday, July 24, 2026 at 11:00 a.m. through Monday, July 27, 2026 at 8:30 a.m. See page 20 for more information.
Demonstration Video	For more information on Business Online Banking and Cash Management services, you can review the demonstration video at www.communitywestbank.com at any time prior to the conversion.



Conversion Date Instructions

To Access Business Online Banking on Monday, July 27, 2026, after 8:30 a.m. visit www.communitywestbank.com.

How Do I Log In?

User ID: Please log in using your existing Username.

Password: Your temporary password will be the last six digits of your Social Security Number.

NOTE: A small number of Online Banking users will experience changes related to Online Banking access. If you are one of the clients affected by this change, you will receive a separate letter outlining the access change details.

When you log in to the new Business Online Banking system, you will be asked to do the following:

1. Receive a Secure Access Code

You will be asked to choose an email address or phone number to receive a Secure Access Code sent via email, text or voice. This code is for security purposes to validate your identity and is valid for 10 minutes. Do not share this code with anyone. We will never ask for it over the phone or by text.

NOTE: If your phone number(s) and/or email address on file is not accurate, you will not be able to receive the Secure Access Code and complete the first-time login process. Prior to Friday, July 24, 2026, contact (888) 683-6030 or (559) 248-4944 and as of Monday, July 27, 2026, contact (800) 298-1775 to update your contact information or to request assistance accessing the new system.

2. Register Device

You will then be asked whether or not you would like to register your device. (If you choose to Register Device, you will not need to enter a Secure Access Code every time you log in, unless your system clears cookies.)

NOTE: Click "Do Not Register Device" if you are using a public computer. Only click "Register Device" if you are using a trusted, private device.

3. Set Up New Password

You will be prompted to set up a new password.

NOTE: Your new password will need to meet the following criteria: at least one uppercase letter, one lowercase letter, one number, one of the following special characters (~!@#\$%^&*()_+~=:{}|[]";?.,/\) and must be at least eight characters in length. You will be prompted to change your password every 365 days.

4. Agree to the Terms & Conditions

Please review and agree to the Online Banking terms and conditions.



Continued on next page

Conversion Date Instructions

What if I forget my User ID or password?

During your initial login, if you forget your Username or password, please contact Customer Service at (800) 298-1775 and we will assist you. If you forget your Username and/or password after your initial login you will be able to click the "Forgot Username?" or "Forgot Password?" links on the login page at www.communitywestbank.com and follow the prompts to retrieve your Username and/or password.

How do I create account nicknames?

Under "Settings," click "Account Preferences" to create your account nicknames. You can also organize the accounts on the homepage in the order you desire. If you do not assign nicknames to your accounts, they will appear in alphabetical order by product type (checking, savings, CDs, loans) followed by product name.

How do I make account transfers?

You can use Online and Mobile Banking to transfer funds, view transfers and cancel transfers. In the navigation menu, click "Transfers" then "Transfer Funds." You have the option to set up both one-time and recurring transfers. Same-day, future-dated and recurring transfers can be viewed in "Transaction Activity."

NOTE: The date selected is the date you want the transfer to be processed, not the date the funds will become available. Future-dated and recurring transfers can be viewed on the "Transfer Funds" and "Activity Center" pages.

How do I view my transaction history?

From the homepage, simply click on your desired account to view your transaction history.

NOTE: Accounts are presented alphabetically by account name. If you have more than 12 accounts, you will need to select "View All Accounts" to see the complete listing.

Will my recurring and future-dated transfers continue without interruption after the systems conversion?

No. After the conversion, you will need to set up any recurring transfers as they will not automatically convert. You can set up recurring transfers by selecting "Transfers" main navigation menu, then "Transfer Funds." Recurring transfers can be set-up from the "Frequency" drop-down menu. Future-dated transfers will automatically convert.

How much history will be available in the upgraded Online Banking system?

The new system will store up to 24 months of account history. Contact Customer Service for specific account history questions.

Customer Service

What if I need assistance?

Our Customer Service team is available to assist you at (800) 298-1775 Monday through Friday 8:30 a.m. to 5:00 p.m. You can also contact us from within the Online Banking system by clicking on the "Messages" tab in the main navigation menu.

Extended Customer Service Hours

Extended Customer Service Hours available after the conversion:

Monday, July 27, 2026 through Friday, August 7, 2026: 8:00 a.m. – 6:00 p.m.

Business User Management

Depending on the number of your employees, owners and company policies, Business Online Banking enables you to setup multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords, each with an individual set of rights. These rights control what each user can do in Online and Mobile Banking, including:

- **Creating payments and templates of specific transaction types**
- **Limiting the transactions the user can approve**
- **Accessing specific accounts**
- **Accessing specific features**
- **Accessing specific transaction views**

Authorized users can set up features, accounts and rights that each user needs for completing their job and may reset passwords for an established user. Establishing these rights permits users to perform specific tasks, helping you manage your business and making it run as productively and securely as possible.

Where can I manage users and assign rights?

The Administration menu is where users are added and maintained. Cash Management specialists are available to assist with complex user setups.

Federal Tax Payments

Will my archived tax payments transfer?

No, your archived tax payments will not transfer to the upgraded system. Prior to the system upgrade, print or save a copy of your payment details to use in the upgraded system.

How do I set up a new tax payment?

If you had access to tax payments in the previous system, you will continue to have access in the upgraded system. If you would like to enable this feature in your Business Online Banking services, please contact Customer Service at (800) 298-1775.

When enabled, you can use Online Banking and Mobile Banking to make payments to a state or federal tax authority. To create a tax payment, in the main navigation menu click "Cash Management," then select "Tax Payments." Follow the steps to complete the payment.

Secure Access Code

What is a Secure Access Code?

When you log in to the Business Online Banking system, you will be asked to enter a required 6-digit Secure Access Code that is delivered to you within seconds via text, voice or email, providing an additional layer of protection to safeguard certain Business Online Banking transactions and sensitive information.

The phone number or email address being presented to me is wrong. How do I update it?

Accurate contact information will be necessary in order to receive your Secure Access Code. If you are unable to access Business Online Banking due to inaccurate information being presented, please contact Customer Service at (800) 298-1775.

Will I be required to enter a Secure Access Code every time I log in, even after I have registered my browser?

Not necessarily. If you register your browser, a cookie is stored allowing you to log in without needing a Secure Access Code each time. If you manually clear your cookies or have your browser set to clear on a periodic basis, you will be prompted to enter a Secure Access Code to access Online Banking. Secure Access Codes may also be requested when authorizing specific transactions.

How does the Secure Access Code work?

After enrolling, when submitting a transaction that requires a Secure Access Code, you will be prompted to enter the Secure Access Code which will be sent to your preferred delivery option (text, voice or email) within seconds. The time-sensitive code will be delivered and, once correctly entered the system, the transaction will move forward.

NOTE: Secure Access Codes are valid for 10 minutes. If you are unable to enter the Secure Access Code within 10 minutes, a new one may be generated up to two more times.

Where will the Secure Access Codes come from?

- Secure Access Codes sent via text message will come from **86434**. We recommend that you save this number in your contacts so you know that the message is coming from Community West Bank. Please do not reply to messages sent from this number.
- Secure Access Codes sent via email will come from **notifications@communitywestbank.com**. We recommend that you add this email address to your list of safe email addresses to avoid having messages marked as spam. Please do not reply to messages sent from this address.
- Secure Access Codes sent via phone call will come from **(800) 298-1775**.

NOTE: Never share your Online Banking Secure Access Code with anyone who calls you, texts you, or emails you asking for the code. Remember that Community West Bank will never ask you to share your Secure Access Code with us over the phone, by text, or by email.

Business Bill Pay

NOTE: Bill Pay will be unavailable from **Friday, July 24, 2026 at 1:00 a.m. through Monday, July 27, 2026 at 8:30 a.m.** However, any scheduled payments (future-dated or recurring) scheduled on or before Friday, July 24, 2026, will process normally during this time.

How do I access Bill Pay?

To access Bill Pay after the conversion, click “Services,” then “Manage BBP” from the navigation menu.

Will my bill payees carry over after the system upgrade?

Yes. To make the transition as smooth as possible for you, all existing payees will transfer to the new system. However, we strongly encourage you to make a list of your current payments/payees prior to 4:00 p.m. on Friday, July 24, 2026, and compare them to those listed in the new system when it becomes available on Monday, July 27, 2026.

Will previously-scheduled recurring bill payments and future-dated bill payments be made after the conversion?

Yes, all future-dated bill payments and recurring bill payments will convert. However, we encourage you to verify these payments once you gain access to the new system. If you have additional questions or want us to verify a payment, please contact Customer Service at (800) 298-1775.

Will I be able to see my previous Business Bill Pay history?

Yes, you will be able to view your previous Bill Pay history in the upgraded system.

Who can I pay with Bill Pay?

You can pay any payee in the United States that you would customarily send a check.

Is there a fee for Bill Pay service?

No, Community West Bank offers Bill Pay for Business Online Banking users free of a monthly service charge.

Are same-day payments available?

Yes, same-day payments are available for a fee of \$9.95. Same-day payments are only available for a limited number of payees depending upon your account structure.

Can I arrange to have my billing statements sent to me electronically?

Yes, one of the features of Bill Pay is Online Bill Presentment. This enables you to automate your billing by receiving your bills electronically, if your vendor payee offers e-bills.

How can I sign up for Business Bill Pay?

If you would like to enroll in Business Bill Pay, please contact Client Service or your Business Banker to begin the enrollment process. After a Business Bill Pay Agreement has been signed and processed, you will be able to access Business Bill Pay in the Business Online Banking system through the “Services” menu and then select “Manage BPP”.

Business Mobile Banking

NOTE: Mobile Banking will be unavailable from **Friday, July 24, 2026 at 1:00 p.m. through Monday, July 27, 2026 at 8:30 a.m.** Mobile Deposit will be unavailable from **Friday, July 24, 2026 at 11:00 a.m. through Monday, July 27, 2026 at 8:30 a.m.**

What is Mobile Banking?

Mobile Banking is a convenient way to manage your money safely and securely while using your mobile device. With Mobile Banking, you can perform the same tasks as with the Online Banking experience.

How do I set up Mobile Banking?

After Monday, July 27, 2026, you will need to download the new Community West Bank app.



Does Mobile Banking offer mobile deposit?

Yes, mobile deposit is available within the mobile app. To access mobile deposit, you will need to log in to the mobile app, select "Deposit a Check" from the home page and follow the steps to submit a check.

What are the mobile deposit limits?

The mobile deposit limit for Business Accounts is \$15,000 per day and \$50,000 per month.

What is the Mobile Deposit cut-off time?

The Mobile Deposit cut-off time for Business accounts is 5:30 p.m., effective Monday, July 27, 2026.

NOTE: Mobile Banking is a free service and only available with an Online Banking account. However, your mobile service provider may charge for text messages and/or web access. Check your plan for details.

Text Banking

Does the new system include Text Banking?

Yes, you can use Text Banking to send SMS messages from your mobile phone or other supported devices to get account information or to perform transfers.

How do I enroll in Text Banking?

To enroll in Text Banking, click "Settings" in the navigation menu then select "Text Enrollment." Click "On" and in the SMS Text Number field, enter the phone number that you want to enable for Text Banking. Agree to the terms and conditions and view the privacy policy. Follow the steps under "Visit Preferences" to configure Text Banking.

How do I use Text Banking?

After you have enrolled in Text Banking, you can begin using it by sending a text message to **226563 (BANKME)** with one of the following commands:

- **BAL:** Displays the current account balance for all enabled accounts.
- **BAL account nickname:** Displays the current account balance for the account that you specify.
- **HIST account nickname:** Displays the recent history for the account that you specify.
- **XFER account nickname1 account nickname2 amount:** Transfers the amount that you specify from one account to another.
- **LIST:** Displays a list of all available Text Banking commands.
- **HELP:** Displays a list of contact points for information about Text Banking, which may include the website address, phone number or other information.
- **STOP:** Disable Text Banking. You can also use the settings in Online and Mobile Banking to enable and disable Text Banking.

Alerts

What are alerts?

Alerts are notifications sent to you when certain account events occur. Alerts remind you of important events, warn you about the status of each of your accounts and notify you when transactions occur. Some alerts, such as security alerts, are automatically generated by the system, but you can create other alerts and customize them to your preferences. Alerts can be set up for the following:

- **Transaction:** Notifies you when the following transactions are generated: ACH, domestic wire, EFTPS, funds transfer, international wire and payroll.
- **Trigger based on transaction event:** Drafted, authorized, processed, cancelled or failed.
- **Date:** Reminds you of a specific date or event.
- **Account:** Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
- **History:** Notifies you when a specified check number posts, a credit or debit transaction is greater than or less than an amount that you specify, or a transaction description matches text that you specify.
- **Insufficient Funds:** Notifies you when a transaction is rejected due to insufficient funds.
- **Security:** Notifies you when your password has been updated, login name has changed, browser is registered, a new device is accessed and the “forgot password” option is elected. You will be automatically enrolled in security alerts for log in activity.

NOTE: You do not need to be logged in to receive alerts. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through: secure message, email, telephone call and text (SMS) message.

Do I need to re-enroll in alerts?

Yes, you will need to re-enroll in Alerts when you gain access into the new Online Banking system.

How do I set up alerts?

Alerts can be set up by clicking “Services” in the navigation menu, then select “Manage Alerts.” Under the “New Alert” drop-down menu, select the alert type that you want to create. Enter the required information to set up that alert. When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

eStatements

What are eStatements?

An eStatement is an electronic version of your monthly account statement. You can sign up online for eStatements, free of charge!

NOTE: Some accounts offer the ability to waive or discount the monthly service fee with enrollment in eStatements. **See Account Conversion Information on pages 16-22 for details in the Important Client Information Guide.**

Do I need to re-enroll in eStatements?

No, you do not need to re-enroll in eStatement. You will be asked to accept the terms and conditions the first time you access eStatements in the new Online Banking system.

How do I enroll in eStatements?

Business clients that want to enroll in eStatements need to submit a request to Customer Service by calling us at (800) 298-1775 or by visiting a local Banking Center. Once you are enrolled in eStatements, you will be asked to accept the terms and conditions when accessing eStatements in the new Online Banking system.

Which accounts can enroll in eStatements?

eStatements are available for all checking, savings, money market and loan accounts.

Will I have access to my eStatement history?

Yes, although there will be a delay in viewing the migrated statements. They will become available by the end of December 2026.

How many months of eStatement history will be available?

eStatements will store 24 months of history. You will be able to download, print and save statements to your personal computer.

How long after I sign up will I begin receiving eStatements?

Please allow up to one statement cycle to discontinue paper statements. Your statement cycle cutoff date will remain the same.

Where do I access eStatements?

eStatements can be accessed from the "Services" menu.

Can I receive both paper and electronic statements for the same accounts?

No, you will be asked to choose one or the other. You will be able to view, print and save your online eStatements to your proprietary computer.

How will I know when my eStatement is ready to be viewed?

Each month you will receive an email alert indicating your eStatement is available for viewing. Alerts will be sent to the designated email address on file. **You must have a valid email address to receive eStatements.**

Stop Payments

Can I place a stop payment on a single check within the new system?

Yes, a stop payment on a single check may be placed. The stop payment request will be effective for six months.

NOTE: The stop payment fee can be reduced by \$10.00 if completed through Business Online Banking.

Can I place a stop payment for a range of checks?

If you need to place a stop payment on a range of checks, please call Customer Service at (800) 298-1775.

How do I submit a stop payment request?

You can submit a stop payment request by clicking "Services" in the main navigation menu, then selecting "Stop Payment." Follow the steps to submit your stop payment request.

Financial Accounting Software Information

Is the Business Online Banking system compatible with accounting software systems (i.e., Quicken or QuickBooks)?

The Business Online Banking system is compatible with both Quicken and QuickBooks. Please refer to the Merger Information page at www.communitywestbank.com, select the "Financial Accounting Software Guides" section for Quicken or QuickBooks users. For all other accounting software packages, please contact the vendor of your product for complete instructions on compatibility and conversion steps.

Security Information and System Requirements

Is the new system secure?

The new system uses intelligent authentication, 128-bit encryption and secure internet browsing to make your online experience safe and secure. Upon initial login, you will be prompted to enter a Secure Access Code and have the option to register your device. If you do not register your device, you will be prompted to enter a Secure Access Code each time you log in.

What are the system requirements?

- Microsoft Windows 10 or Mac OS X 10.15 or later
- An internet connection with a minimum of 1 Mbps download speed
- The most recent version of Adobe Reader is recommended

What are the system requirements for mobile app use?

- Android 11.x or later
- Apple iOS 16.x or later
- Apple WatchOS 9.x or later
- Supported connectivity: 5G, 4G LTE, or Wi-Fi
- Camera resolution of at least 5 megapixels
- Mobile app functions best when GPS or location services are enabled

What browsers are supported?

- Google Chrome (current and previous 2 versions) for Windows/macOS
- Mozilla Firefox (current and previous 2 versions) for Windows/macOS
- Microsoft Edge (current and previous 2 versions) for Windows
- Safari (current and previous 2 versions) for macOS

NOTE: You will not be able to enter the platform if using Microsoft Internet Explorer. If you try to log in with an incompatible browser, you will be redirected to a website to download a new version of the browser.

What are PDF reader requirements?

Online Banking recommends the most recent version of Adobe Reader available for desktop and mobile devices. If you choose to use a third-party PDF application, we cannot guarantee documents will appear as intended.

Community West Bank

Investing in Relationships

What if I need assistance?

Prior to Monday, July 27, 2026 conversion

Online Banking Support is available to assist you Monday through Friday: 8:00 a.m. – 5:00 p.m. by calling (888) 683-6030 or (559) 248-4944.

After Monday, July 27, 2026, conversion

Our Customer Service team is available to assist you at **(800) 298-1775** Monday through Friday, 8:30 a.m. to 5:00 p.m. or at customerservice@communitywestbank.com.

If you need additional assistance after the system conversion, we will be available with extended hours to serve you: Monday, July 27, 2026 through Friday, August 7, 2026: 8:00 a.m. – 6:00 p.m.

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